

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

JOSEPH CARPEC
LINDA L CARPEC
Debtor(s)

Case No. 16-10550TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/07/2016.
- 2) The plan was confirmed on 12/05/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 12/05/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/25/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$248,105.45.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,364.97
Less amount refunded to debtor	\$1,564.62

NET RECEIPTS: **\$24,800.35**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,580.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,050.07
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,630.07**

Attorney fees paid and disclosed by debtor: \$2,420.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	218.82	218.82	0.00	0.00
BERKHEIMER TAX ADMINISTRATOR	Unsecured	4,209.68	NA	NA	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	639.00	602.24	602.24	0.00	0.00
CAPITAL ONE NA**	Unsecured	586.00	523.12	523.12	0.00	0.00
CAPITAL ONE(*)	Unsecured	109.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	9,367.53	9,367.53	0.00	0.00
CITIBANK NA(*)	Unsecured	927.00	NA	NA	0.00	0.00
CW NEXUS CREDIT CARD HOLDING	Unsecured	367.00	226.17	226.17	0.00	0.00
DITECH FINANCIAL	Unsecured	75,829.00	NA	NA	0.00	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	63,622.00	79,679.66	0.00	0.00	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	0.00	22,274.99	0.00	0.00	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	0.00	0.00	2,792.58	2,792.58	0.00
DITECH FINANCIAL LLC F/K/A GREE	Secured	0.00	NA	NA	5,545.32	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	267.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	283.00	NA	NA	0.00	0.00
FIRST SELECT++	Unsecured	8,093.50	NA	NA	0.00	0.00
FNB CONSUMER DISCOUNT CO	Unsecured	6,293.00	NA	NA	0.00	0.00
FSB BLAZE	Unsecured	371.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	74,715.67	94,582.63	94,582.63	6,503.67	4,581.35
LVNV FUNDING LLC	Unsecured	572.00	572.92	572.92	0.00	0.00
MABT GENESIS RETAIL	Unsecured	357.00	NA	NA	0.00	0.00
MARINER FINANCE LLC	Unsecured	3,124.00	3,009.15	3,009.15	0.00	0.00
MERCER COUNTY TAX CLAIM BURE	Secured	1,023.28	1,023.28	1,023.28	56.18	102.77
MERCER COUNTY TAX CLAIM BURE	Secured	4,262.38	504.97	504.97	27.73	40.91
MERCER COUNTY TAX CLAIM BURE	Secured	NA	812.64	812.64	44.62	81.62
MIDLAND FUNDING LLC	Unsecured	695.00	1,388.30	1,388.30	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	227.00	467.99	467.99	0.00	0.00
PENNSTAR FCU	Unsecured	938.00	NA	NA	0.00	0.00
PENNSTAR FCU	Secured	4,410.00	NA	4,410.00	1,200.33	193.20
PRA RECEIVABLES MANAGEMENT I	Unsecured	17,794.00	9,785.26	9,785.26	0.00	0.00
PREMIER BANKCARD LLC	Unsecured	413.00	340.35	340.35	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PREMIER BANKCARD LLC	Unsecured	NA	604.77	604.77	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	209.00	226.50	226.50	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAE	Unsecured	256.00	192.18	192.18	0.00	0.00
SYNCHRONY BANK++	Unsecured	162.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$2,792.58	\$8,337.90	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,410.00	\$1,200.33	\$193.20
All Other Secured	\$96,923.52	\$6,632.20	\$4,806.65
TOTAL SECURED:	\$104,126.10	\$16,170.43	\$4,999.85
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,525.30	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,630.07</u>	
Disbursements to Creditors	<u>\$21,170.28</u>	
TOTAL DISBURSEMENTS :		<u>\$24,800.35</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/12/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.